

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CHARLES S HOARD

Debtor(s)

Case No. 16-29823

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/19/2016.
- 2) The plan was confirmed on 01/12/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/09/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/17/2019.
- 6) Number of months from filing to last payment: 25.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$13,078.00
Less amount refunded to debtor \$12.38

NET RECEIPTS: \$13,065.62

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$586.63
Other \$164.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,750.63

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE AUTO FINANCE	Secured	17,300.00	22,837.76	22,607.00	6,330.73	1,669.42
CAPITAL ONE AUTO FINANCE	Unsecured	5,307.00	NA	230.76	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,263.00	1,272.79	1,272.79	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	NA	1,291.07	1,291.07	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Secured	846.82	922.71	846.82	291.43	23.41
CITY OF CHICAGO DEPT OF FINANCE	Unsecured	846.82	NA	75.89	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	3,437.97	3,765.97	3,765.97	0.00	0.00
DEPT OF VETERANS AFFAIRS	Unsecured	1,938.77	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	NA	262.00	262.00	0.00	0.00
IL DEPT OF REVENUE	Priority	433.91	398.82	398.82	0.00	0.00
IL DEPT OF REVENUE	Unsecured	NA	69.30	69.30	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	220.42	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	227.19	227.19	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	5,679.96	4,413.07	4,413.07	0.00	0.00
OPPORTUNITY LOANS	Unsecured	1,529.00	1,353.92	1,353.92	0.00	0.00
PAYDAY LOAN STORE	Unsecured	2,979.50	1,797.60	1,797.60	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	624.86	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	313.00	362.64	362.64	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	NA	3,368.81	0.00	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	220,000.00	221,901.45	225,270.26	0.00	0.00
THE BANK OF NEW YORK MELLON	Unsecured	2,697.38	NA	NA	0.00	0.00
TRANSAMERICA PREMIER LIFE INSURANCE	Unsecured	9,363.75	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	NA	73,338.61	73,338.61	0.00	0.00
YBuy Financial, LLC	Unsecured	454.43	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$225,270.26	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$22,607.00	\$6,330.73	\$1,669.42
All Other Secured	\$846.82	\$291.43	\$23.41
TOTAL SECURED:	\$248,724.08	\$6,622.16	\$1,692.83
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,073.89	\$0.00	\$0.00
TOTAL PRIORITY:	\$5,073.89	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$83,785.74	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,750.63</u>
Disbursements to Creditors	<u>\$8,314.99</u>
TOTAL DISBURSEMENTS :	<u>\$13,065.62</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/06/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.